

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-12789-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Social Security No.:

xxx-xx-5224

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 5, 2024.

Dated: December 5, 2024
JAN: cm

Jeanne Naughton
Clerk

In re:

Michael A. Rafine

Debtor

Case No. 24-12789-JNP

Chapter 13

District/off: 0312-1

User: admin

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Date Rcvd: Dec 05, 2024

Form ID: plncf13

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:**Recip ID**

| Recipient Name and Address |
|--|
| + Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201 |
| + New Jersey Turnpike Authority, 1 Turnpike Plaza, Woodbridge, NJ 07095-5195 |
| + Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

| Notice Type: Email Address | Date/Time | Recipient Name and Address |
|---|----------------------|--|
| Email/Text: usanj.njbankr@usdoj.gov | Dec 05 2024 20:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Dec 05 2024 20:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| + Email/Text: bankruptcy@pepcoholdings.com | Dec 05 2024 20:37:00 | Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600 |
| + Email/Text: bankruptcy@pepcoholdings.com | Dec 05 2024 20:37:00 | Atlantic City Electric, 5 Collins Drive, Carneys Point, NJ 08069-3600 |
| + Email/PDF: AIS.cocard.ebn@aisinfo.com | Dec 05 2024 20:54:37 | Capital One, c/o American InfoSource, P.O. Box 71083, Charlotte, NC 28272-1083 |
| + Email/PDF: ebn_ais@aisinfo.com | Dec 05 2024 20:52:24 | Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901 |
| + Email/PDF: ebn_ais@aisinfo.com | Dec 05 2024 20:53:31 | Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| + Email/Text: mrdiscen@discover.com | Dec 05 2024 20:36:00 | Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025 |
| Email/Text: mrdiscen@discover.com | Dec 05 2024 20:36:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| Email/Text: collecadminbankruptcy@fnni.com | Dec 05 2024 20:36:00 | First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197 |
| Email/Text: collecadminbankruptcy@fnni.com | Dec 05 2024 20:36:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197 |
| Email/Text: collecadminbankruptcy@fnni.com | Dec 05 2024 20:36:00 | First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197 |
| Email/Text: JCAP_BNC_Notices@jcap.com | Dec 05 2024 20:37:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| + Email/Text: JCAP_BNC_Notices@jcap.com | Dec 05 2024 20:37:00 | Jefferson Capital Systems, LLC, P.O. Box 772813, |

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|-----------|--|----------------------|---|
| 520194838 | ^ MEBN | Dec 05 2024 20:36:15 | Chicago, IL 60677-0113 |
| 520194856 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 05 2024 20:52:29 | KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 520199754 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 05 2024 20:52:49 | LVNV Funding, c/o Resurgent Capital Systems, P.O. Box 10587, Greenville, SC 29603-0587 |
| 520194857 | + Email/Text: ZenResolve@ebn.phinsolutions.com | Dec 05 2024 20:36:00 | Little Lake Lending, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453-9612 |
| 520194839 | + Email/Text: BKNotice@ldvlaw.com | Dec 05 2024 20:36:00 | Lyons, Doughty & Veldhuis, 5 Greentree Center, 525 Route 73 North, Suite 400, Marlton, NJ 08053-3422 |
| 520194840 | + Email/Text: BKNotice@ldvlaw.com | Dec 05 2024 20:36:00 | Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239 |
| 520194837 | Email/Text: camanagement@mtb.com | Dec 05 2024 20:37:00 | M&T Bank, P.O. Box 840, Buffalo, NY 14240 |
| 520219538 | Email/PDF: bankruptcy_prod@navient.com | Dec 05 2024 20:54:20 | NAVIENT, C/O Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640 |
| 520194842 | + Email/PDF: bankruptcy_prod@navient.com | Dec 05 2024 20:54:21 | Navient, P.O. Box 9000, Wilkes-Barre, PA 18773-9000 |
| 520194843 | + Email/PDF: bankruptcy_prod@navient.com | Dec 05 2024 20:52:35 | Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640 |
| 520194855 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 05 2024 20:52:43 | Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541 |
| 520265574 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 05 2024 20:54:19 | Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541 |
| 520194849 | + Email/Text: JCAP_BNC_Notices@jcap.com | Dec 05 2024 20:37:00 | Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999 |
| 520194848 | + Email/Text: JCAP_BNC_Notices@jcap.com | Dec 05 2024 20:37:00 | Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 772813, Chicago, IL 60677-0113 |
| 520194851 | + Email/Text: bnc-quantum@quantum3group.com | Dec 05 2024 20:37:00 | Quantum 3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489 |
| 520194852 | + Email/Text: bnc-quantum@quantum3group.com | Dec 05 2024 20:37:00 | Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WAS 98083-0788 |
| 520269465 | Email/Text: bnc-quantum@quantum3group.com | Dec 05 2024 20:37:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520217653 | Email/Text: bnc-quantum@quantum3group.com | Dec 05 2024 20:37:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520269467 | Email/Text: bnc-quantum@quantum3group.com | Dec 05 2024 20:37:00 | Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788 |
| 520194860 | Email/Text: ZenResolve@ebn.phinsolutions.com | Dec 05 2024 20:36:00 | Lendumo, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 520266083 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with |

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court: M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Stacey L. Mullen | on behalf of Debtor Michael A. Rafine slmullen@comcast.net |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5